

United States Bankruptcy Court
Eastern District of New York

Voluntary Petition

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| Name of Debtor (if individual, enter Last, First, Middle): Lake, Scott A. | Name of Joint Debtor (Spouse) (Last, First, Middle): |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6186 | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) |
| Street Address of Debtor (No. and Street, City, and State): 2150 Hempstead Turnpike Elmont, NY | Street Address of Joint Debtor (No. and Street, City, and State): |
| ZIP Code 11003 | ZIP Code |
| County of Residence or of the Principal Place of Business: Nassau | County of Residence or of the Principal Place of Business: |
| Mailing Address of Debtor (if different from street address): 2397 By Berry Road Bensalem, PA | Mailing Address of Joint Debtor (if different from street address): |
| ZIP Code 19020 | ZIP Code |
| Location of Principal Assets of Business Debtor (if different from street address above): | |

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| <p>Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p> | <p>Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <p>TAX-EXEMPT ENTITY (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p> | <p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p>Nature of Debts (Check one box)</p> <p><input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p> |
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| <p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p> | <p>Check one box:</p> <p>Chapter 11 Debtors</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p> |
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| <p>Statistical/Administrative Information</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p> | | | | | | | | | | | THIS SPACE IS FOR COURT USE ONLY | | | | | | | | | | | | | | | | | | | | | | |
| <p>Estimated Number of Creditors</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1- 49</td> <td>50- 99</td> <td>100- 199</td> <td>200- 999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>OVER 100,000</td> <td></td> </tr> </table> | | | | | | | | | | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1- 49 | 50- 99 | 100- 199 | 200- 999 | 1,000- 5,000 | 5,001- 10,000 | 10,001- 25,000 | 25,001- 50,000 | 50,001- 100,000 | OVER 100,000 | | |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | |
| 1- 49 | 50- 99 | 100- 199 | 200- 999 | 1,000- 5,000 | 5,001- 10,000 | 10,001- 25,000 | 25,001- 50,000 | 50,001- 100,000 | OVER 100,000 | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Estimated Assets</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table> | | | | | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | |
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Estimated Liabilities</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table> | | | | | | | | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | |
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion | | | | | | | | | | | | | | | | | | | | | | | | |

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| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | | Name of Debtor(s): Lake, Scott A. |
| All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) | | |
| Location Where Filed: - None - | Case Number: | Date Filed: |
| Location Where Filed: | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) | | |
| Name of Debtor: - None - | Case Number: | Date Filed: |
| District: | Relationship: | Judge: |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) | | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date) |
| Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No. | | |
| Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. | | |
| Information Regarding the Debtor - Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord) <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). | | |

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Lake, Scott A.**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Scott A. Lake

Signature of Debtor Scott A. Lake

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 4, 2009

Date

Signature of Attorney***X** /s/ Kenneth Reynolds

Signature of Attorney for Debtor(s)

Kenneth Reynolds

Printed Name of Attorney for Debtor(s)

McBreen & Kopko

Firm Name

500 North Broadway
Jericho, NY 11753

Address

(516) 364-1095 Fax: (516) 364-0612

Telephone Number

March 4, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signatures**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
Eastern District of New York

In re Scott A. Lake

Debtor(s)

Case No.

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Scott A. Lake
Scott A. Lake

Date: March 4, 2009

United States Bankruptcy Court
Eastern District of New York

In re Scott A. Lake

Debtor(s)

Case No.

Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

| (1) | (2) | (3) | (4) | (5) |
|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| <i>Name of creditor and complete mailing address including zip code</i> | <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | <i>Amount of claim [if secured, also state value of security]</i> |
| Bank of America P.O. Box 15726 Wilmington, DE 19886-5726 | Bank of America P.O. Box 15726 Wilmington, DE 19886-5726 | Revolving Debt | | 26,131.04 |
| Brandt's Mill 630 North 9th Street Lebanon, PA 17046 | Brandt's Mill 630 North 9th Street Lebanon, PA 17046 | Trade | | 33,189.90 |
| Cedarlane Farm 14 Kratz Road Harleysville, PA 19438 | Cedarlane Farm 14 Kratz Road Harleysville, PA 19438 | Trade | | 15,629.50 |
| Charles T. Jones, Inc. 156 Campmeeting Road Jonestown, PA 17038 | Charles T. Jones, Inc. 156 Campmeeting Road Jonestown, PA 17038 | Trade | | 11,811.18 |
| Chase Manhattan Bank 1314 Vision Drive Columbus, OH 43219 | Chase Manhattan Bank 1314 Vision Drive Columbus, OH 43219 | Mortgage | | 151,500.00 |
| Cross & Simon LLC 913 North Market Street Wilmington, DE 19899 | Cross & Simon LLC 913 North Market Street Wilmington, DE 19899 | | | 10,920.14 |
| Delaware Dept of Labor P.O. Box 9953 Wilmington, DE 19809 | Delaware Dept of Labor P.O. Box 9953 Wilmington, DE 19809 | Taxes | | 15,732.05 |
| Farm and Home Service, Inc. 7625 Main Street Sykesville, MD 21784 | Farm and Home Service, Inc 7625 Main Street Sykesville, MD 21784 | Trade | | 27,869.00 |
| Homecomings Financial P.O. Box 205 Waterloo, IA 50704 | Homecomings Financial P.O. Box 205 Waterloo, IA 50704 | Mortgage | | 400,000.00 |
| Joe Goodz Horseshoeing 310 Camp Green Lane Road Green Lane, PA 18054 | Joe Goodz Horseshoeing 310 Camp Green Lane Road Green Lane, PA 18054 | Trade | | 23,268.72 |
| Manfredi Farms 1060 Polo Road Avondale, PA 19311 | Manfredi Farms 1060 Polo Road Avondale, PA 19311 | Trade | | 51,197.21 |
| Maryland Veterinary Group, LLC 3351 Corridor Marketplace Laurel, MD 20724 | Maryland Veterinary Group, LLC 3351 Corridor Marketplace Laurel, MD 20724 | Trade | | 35,017.15 |

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

| (1) | (2) | (3) | (4) | (5) |
|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| <i>Name of creditor and complete mailing address including zip code</i> | <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | <i>Amount of claim [if secured, also state value of security]</i> |
| Matthew O. Miller 184 Long Lane Kirkwood, PA 17536 | Matthew O. Miller 184 Long Lane Kirkwood, PA 17536 | | | 10,130.00 |
| NYS Workers' Compensation Boar 20 Park Street Albany, NY 12207 | NYS Workers' Compensation Boar 20 Park Street Albany, NY 12207 | Taxes | | 32,000.00 |
| Pine View Enterprises, Inc. 350 Nottingham Road Nottingham, PA 19362 | Pine View Enterprises, Inc. 350 Nottingham Road Nottingham, PA 19362 | Trade | | 20,205.00 |
| Reed Equine Associates P.O. Box 406 Bensalem, PA 19020 | Reed Equine Associates P.O. Box 406 Bensalem, PA 19020 | Trade | | 11,599.13 |
| Sovereign Bank P.O. Box 12646 Reading, PA 19612 | Sovereign Bank P.O. Box 12646 Reading, PA 19612 | Mortgage | | 200,000.00 |
| Teigland Franklin & Brokken 12277 SW 55th Street Fort Lauderdale, FL 33330 | Teigland Franklin & Brokken 12277 SW 55th Street Fort Lauderdale, FL 33330 | | | 16,898.82 |
| The Belmont Veterinary Group 336 Rushmore Avenue Mamaroneck, NY 10543 | The Belmont Veterinary Group 336 Rushmore Avenue Mamaroneck, NY 10543 | Trade | | 23,958.71 |
| Triple Star Horse Feed, Inc. 2 Elzey Avenue Elmont, NY 11003 | Triple Star Horse Feed, Inc. 2 Elzey Avenue Elmont, NY 11003 | Trade | | 60,421.64 |

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, Scott A. Lake, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date March 4, 2009

Signature /s/ Scott A. Lake
Scott A. Lake
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Eastern District of New York**

In re Scott A. Lake

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) or attorney for the debtor(s) hereby verify that the attached matrix (list of creditors) is true and correct to the best of their knowledge.

Date: March 4, 2009

/s/ Scott A. Lake

Scott A. Lake

Signature of Debtor

Date: March 4, 2009

/s/ Kenneth Reynolds

Signature of Attorney

Kenneth Reynolds

McBreen & Kopko

500 North Broadway

Jericho, NY 11753

(516) 364-1095 Fax: (516) 364-0612

Aetna Insurance
P.O. Box 7247-0221
Philadelphia, PA 19170

All Horse Around, Inc
5413 N.W. 74th Avenue
Miami, FL 33166

Allstate Insurance
75 Executive Parkway
Hudson, OH 44237

Andrew Simoff Horse Transp.
3719 Old Capitol Trail
Wilmington, DE 19808

Anthony Garramone
7 South Union Street
Bay Shore, NY 11706

Aqua PA
P.O. Box 1226
Newark, NJ 07101

AT&T Universal Card
P.O. Box 182654
Columbus, OH 43218-2564

AT&T Wireless
P.O. Box 129
Newark, NJ 07101-0129

Bank of America
P.O. Box 15726
Wilmington, DE 19886-5726

BCWSA
P.O. Box 8457
Philadelphia, PA 19101

Beneficial Savings Bank
P.O. Box 8480
Philadelphia, PA 19101

Brandt's Mill
630 North 9th Street
Lebanon, PA 17046

Breezy Point Day School
1126 Bridgetown Pike
Langhorn, PA 19053

Brook Harper
4627 Stelpe Road
New Freedom, PA 17349

Brook Ledge, Inc.
P.O. Box 56
Oley, PA 19547-0056

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Oley, PA 19547-0056

Brothers Horse Transportation
c/o Dale Novak
4049 St. Augustine Lane
Baltimore, MD 21222

Carroll-Butler Veterinary Asso
204 Racetrack Street
Ranson, WV 25438

Cecil Veterinary Clinic
43 Gutman Lane
Port Deposit, MD 21904

Cedarlane Farm
14 Kratz Road
Harleysville, PA 19438

Charles Dehart
2 Alleman Lane
Shippensburg, PA 17257

Charles T. Jones, Inc.
156 Campmeeting Road
Jonestown, PA 17038

Chase Auto Finance
P.O. Box 78068
Phoenix, AZ 85062

Chase Cardmember Service
P.O. Box 15153
Wilmington, DE 19886-5153

Chase Manhattan Bank
1314 Vision Drive
Columbus, OH 43219

Chesapeake Equine Veterinary
Practice, LLC
P.O. Box 978
Bowie, MD 20718

Citibusiness Card
P.O. Box 183055
Columbus, OH 43218-3055

CJ Horse Supplies
2A Savoy Avenue
Elmont, NY 11003

Comcast
P.O. Box 3005
Southeastern, PA 19398

Comptroller of Maryland
Revenue Administration Div.
Annapolis, MD 21411

Cool-Walk, Inc.
P.O. Box 630
Palm Harbor, FL 34682

Craig Colflesh
10137 Jonestown Road
Grantville, PA 17028

Cross & Simon LLC
913 North Market Street
Wilmington, DE 19899

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913 North Market Street
Wilmington, DE 19899

Delaware Dept of Labor
P.O. Box 9953
Wilmington, DE 19809

Department of Treasury
Internal Revenue Service

Diamond B. Stadle
1671 Tilden Road
Mohrsville, PA 19541

Direct Merchant Bank
P.O. Box 17036
Baltimore, MD 21297-0448

Ebert Vans, Inc.
P.O. Box 154
New Hyde Park, NY 11040

Farm and Home Service, Inc.
7625 Main Street
Sykesville, MD 21784

Farm Plan
P.O. Box 4450
Carol Stream, IL 60197-4450

FarmVet.com
1041 Sneed Road West
Franklin, TN 37069

Favre Equine Dentistry
1534 Ellsworth Avenue
Crofton, MD 21114

FIA Card Services
Wachovia
P.O. Box 15715
Wilmington, DE 19886-5715

First Lender Development
One Abington Plaza
Jenkintown, PA 19046

Frank Beam
106 Homestead Road
Grantville, PA 17028

Homecomings Financial
P.O. Box 205
Waterloo, IA 50704

HSBC Card Services
P.O. Box 17313
Baltimore, MD 21297-1313

Joe Goodz Horseshoeing
310 Camp Green Lane Road
Green Lane, PA 18054

John C. Murphy, DVM
129 Moonshine Road
Jonestown, PA 17038

Kappel Horse Transportation
P.O. Box 182
Laurel, MD 20725

Laurel Tack Inc.
14112 Bow Sprit Lane
Suite 903
Laurel, MD 20707

Lynn Cummings
5166 Erie Road
Harrisburg, PA 17111

Manfredi Farms
1060 Polo Road
Avondale, PA 19311

Mark T. Ketner, DVM
& Associates, LLC
P.O. Box 512
Colts Neck, NJ 07722

Maryland Veterinary Group, LLC
3351 Corridor Marketplace
Laurel, MD 20724

Maryland Veterinary Group, LLC
3351 Corridor Marketplace
Laurel, MD 20724

Maryland Veterinary Group, LLC
3351 Corridor Marketplace
Laurel, MD 20724

Matthew O. Miller
184 Long Lane
Kirkwood, PA 17536

Mid Atlantic Equine Medical
Center
P.O. Box 188
Ringoess, NJ 08551

Middle Earth Feed Co.
P.O. Box 208
Oxford, PA 19363

Neil's Turf Supply, Inc.
P.O. Box 145
Grantville, PA 17028

New Jersey Equine Clinic
279 Millstone Road
Perrineville, NJ 08535

NYS Workers' Compensation Boar
20 Park Street
Albany, NY 12207

Ocala Equine Hospital, PA
19855 NW US Highway 27
Ocala, FL 34482

Orbit Horse Walker Rental
201 White Street
Browns Mills, NJ 08015

PA Department of Labor
Unemployment Service

PA Department of Revenue
P.O. Box 281210
Harrisburg, PA 17128

Paige Thompson, DVM
311 NE 45th Terrace
Ocala, FL 34470

Peco Energy
P.O. Box 37629
Philadelphia, PA 19101

Peter Preston
1132 Dills Mills Road
Millersville, MD 21108

Pine View Enterprises, Inc.
350 Nottingham Road
Nottingham, PA 19362

Pratt Saddle, Inc.
4151 Hayward Avenue
Baltimore, MD 21215

Reed Equine Associates
P.O. Box 406
Bensalem, PA 19020

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P.O. Box 406
Bensalem, PA 19020

Ronald Bradford
14 Kratz Road
Harleysville, PA 19438

Shane Heimer
3307 Black Steer Drive
Finksburg, MD 21048

Southern State
7625 Main Street
Sykesville, MD 21784

Sovereign Bank
P.O. Box 12646
Reading, PA 19612

Stanley Penn & Sons, Inc.
170 Cranbury Neck Road
Cranbury, NJ 08512

State Workers Insurance Fund
100 Lackawanna Avenue
Scranton, PA 18505

Suburban Propane
P.O. Box 426
Hummelstown, PA 17036

Sunrise Tack, NJ
10134 Indiantown Road
Jupiter, FL 33478

Tack Express, LLC
719 Training Center Drive
Elkton, MD 21921

Teigland Franklin & Brokken
12277 SW 55th Street
Fort Lauderdale, FL 33330

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12277 SW 55th Street
Fort Lauderdale, FL 33330

The Belmont Veterinary Group
336 Rushmore Avenue
Mamaroneck, NY 10543

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336 Rushmore Avenue
Mamaroneck, NY 10543

Thomas L. Reynolds, LLC
427 Cockeysmill Road
Reisterstown, MD 21136

Thybens Stable Supply, Inc.
P.O. Box 458
Elmont, NY 11003

Tri-State Veterinary Hospital
9282 Sprucevale Road
Rogers, OH 44455

Triple Star Horse Feed, Inc.
2 Elzey Avenue
Elmont, NY 11003

University of Pennsylvania
New Bolton Center
382 W. Street Road
Kennett Square, PA 19348

Valley View Equine Transport
335 Dresheruwn Road
Fort Washington, PA 19034

Verizon
P.O. Box 660748
Dallas, TX 75266

Zipps Van Services
69 Elm Street
Wilmington, DE 19808